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8-4-02 C.W.

IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE

Applicant: Christina Chow, et al.

Docket No.: 40655.3800

Serial No.: TBA

Group Art Unit: TBA

Filing Date: December 20, 2001

Examiner: TBA

Title: REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND
METHOD



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner For Patents
Washington, D.C. 20231

Assistant Commissioner:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. [] For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:

2. ☐ Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☐ Continuation, ☐ Divisional or ☐ Continuation-In-Part application under 37 C.F.R. §1.60, U.S. Serial No. _____, filed _____.
3. ☒ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
- ☒ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
- ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
- ☐ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.
4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.
5. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):
- ☐ A check in the amount of \$180.00 is enclosed in payment of the fee.
- ☐ Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
6. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and

- b. the attached petition requesting consideration of this Information Disclosure Statement; and
 - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.
7. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
- a. ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
 - b. ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
 - c. The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.
8. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- ☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
9. ☐ A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
- ☐ Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

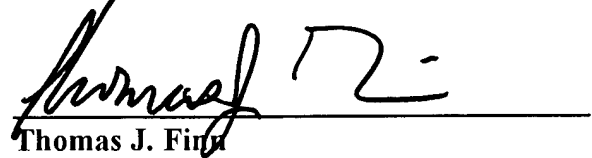
Express Mail No. EL608992382US

[] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

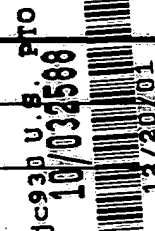
Snell & Wilmer

Dated: December 20, 2001

A handwritten signature in black ink, appearing to read "Thomas J. Finn", is written over a horizontal line.

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INFORMATION DISCLOSURE CITATION*(Use several sheets if necessary)*ATTY DOCKET NO.
40655.3800SERIAL NO.
TBAAPPLICANT(S)
Chow et al.FILING DATE
December 20, 2001GROUP
TBA**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	1.	4,694,397	1987/09/15	Grant et al.			
	2.	4,751,640	1988/06/14	Lucas et al.			
	3.	4,823,265	1989/04/18	Nelson			
	4.	5,220,501	1993/06/15	Lawlor et al.			
	5.	5,262,942	1993/11/16	Earle			
	6.	5,611,052	1997/03/11	Dykstra et al.			
	7.	5,677,955	1997/10/14	Doggett et al.			
	8.	5,696,907	1997/12/09	Tom			
	9.	5,706,442	1998/01/06	Anderson et al.			
	10.	5,745,706	1998/04/28	Wolfberg et al.			
	11.	5,787,404	1998/07/28	Fernandez-Holmann			
	12.	5,866,889	1999/02/02	Weiss et al.			
	13.	5,870,721	1999/02/09	Norris			
	14.	5,899,982	1999/05/04	Randle			
	15.	5,991,750	1999/11/23	Watson			
	16.	6,014,645	2000/01/11	Cunningham			
	17.	6,064,986	2000/05/16	Edelman			
	18.	6,088,686	2000/07/11	Walker et al.			
	19.	6,105,007	2000/08/15	Norris			
	20.	6,119,104	2000/09/12	Brumbelow et al.			
	21.	6,131,810	2000/10/17	Weiss et al.			
	22.	6,135,349	2000/10/24	Zirkel			
	23.	6,154,729	2000/11/28	Cannon et al.			

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>				ATTY DOCKET NO. 40655.3800		SERIAL NO. TBA	
				APPLICANT(S) Chow et al.			
				FILING DATE December 20, 2001		GROUP TBA	
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
							YES NO
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
EXAMINER				DATE CONSIDERED			
<small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small>							